

EXHIBIT 3B

**USA Commercial Mortgage
Proposed Schwartz & McPherson Billing Allocation**

Total to Date		Dollars (In 000's) - April through July							% of Total - April - July						
	CMC	FT	DT	Realty	Secur.	Total		CMC	FT	DT	Realty	Secur.	Total		
Case Administration	\$ 31.12	\$ 31.12	\$ 31.12	\$ -	\$ -	\$ 93.35		33.3%	33.3%	33.3%			100.0%		
Asset Analysis and Research	17.87	17.87	17.87	-	-	53.62		33.3%	33.3%	33.3%			100.0%		
Business Operations	5.14	5.14	5.14	-	-	15.42		33.3%	33.3%	33.3%			100.0%		
Fee/Employment Applications	8.46	8.46	8.46	-	-	25.37		33.3%	33.3%	33.3%			100.0%		
Meetings/Communications	12.98	12.98	12.98	-	-	38.95		33.3%	33.3%	33.3%			100.0%		
Claims Administration and Objections	0.64	0.64	0.64	-	-	1.91		33.3%	33.3%	33.3%			100.0%		
Employee Benefits / Pensions	2.57	-	-	-	-	2.57		100.0%					100.0%		
Executory Contracts / Leases	2.12	-	-	-	-	2.12		100.0%					100.0%		
Financing	1.63	1.63	1.63	-	-	4.89		33.3%	33.3%	33.3%			100.0%		
Litigations / Advisory Proceedings	7.35	7.35	7.35	-	-	22.06		33.3%	33.3%	33.3%			100.0%		
Tax Issues	0.18	-	-	-	-	0.18		100.0%					100.0%		
Regulatory Matters	-	0.85	-	-	-	0.85			100.0%				100.0%		
Unsecured Creditors Committee	1.02	-	-	-	-	1.02		100.0%					100.0%		
Executory Contracts Rights Committee	2.71	-	-	-	-	2.71		100.0%					100.0%		
Subtotal	93.78	86.04	85.19	-	-	265.01		35.4%	32.5%	32.1%	0.0%	0.0%	100.0%		
Expenses	1.93	1.77	1.76	-	-	5.47		35.4%	32.5%	32.1%	0.0%	0.0%	100.0%		
Subtotal	1.93	1.77	1.76	-	-	5.47		35.4%	32.5%	32.1%	0.0%	0.0%	100.0%		
Total	\$ 95.72	\$ 87.81	\$ 86.94	\$ -	\$ -	\$ 270.47		35.4%	32.5%	32.1%	0.0%	0.0%	100.0%		